

Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429-9990

24 MAR 06

Re: Wal Mart application

Dear Sirs,

I have no vested interest in Wal Mart Corporation.

It would seem that, in the interests of fairness, that if they wish to open a bank, that is their right, under the law, to do so.

They should be treated no differently than any other corporation. If they comply with the various laws and requirements, then let them open a bank. That is what is supposed to be the American way.

Banks that oppose competition are just trying to protect their own interests. Other groups that are opposing Wal Mart's application are trying to promote their own agenda, which seems to have little to do with the application for opening a bank. If those in opposition have no valid argument, directly on point, their weight of influence should be limited.

Thank you for your consideration.

Al Scott



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cc: Wal Mart

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